

Tenant Handbook



warrington housing
association

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Welcome

As one of our residents, we hope that you will enjoy living in and looking after your new home.

This handbook will tell you a little bit about us, your new home and the services we provide for you. We hope that you will take the time to read it. Please keep it safe for future reference, along with any other documents relating to your home.

Another aim of this handbook is to give you useful information and guidance, but it does not form part of the tenancy agreement that you and we have signed. The tenancy agreement is a separate legal document.

祇要你聯絡我們，你便可以索取這本手冊的中文譯本，大字體、錄音帶或凸字版本。請致電 01925 246810 與我們聯絡。

یہ کتابچہ کینٹونیز، بڑی لکھائی اور بریل کے علاوہ آڈیو ٹیپ پر بھی دستیاب ہے اگر آپ کو درکار ہو تو ٹیلی فون نمبر: 01925 246810 پر رابطہ قائم کریں۔

بیمکانکم الحصول علی هذا الکتیب باللغه العربیہ، بحجم کتابہ أكبر، علی شریط مسوع، أو مکتوب بطریقہ برایل إذا أردت ذلك، الرجاء الإتصال بنا علی رقم: 01925 246810.

ਸਾਨੂੰ ਬੇਨਤੀ ਕਰਨ ਤੇ ਇਹ ਦਸਤੀ ਕਿਤਾਬ ਤੁਹਾਨੂੰ ਪੰਜਾਬੀ, ਵੱਡੀ ਛਪਾਈ, ਪੰਜਾਬੀ ਵਿਚ ਆਡੀਓ ਟੇਪ ਤੇ ਜਾਂ ਬਰੇਲ ਵਿਚ ਮਿਲ ਸਕਦੀ ਹੈ। ਕਿਰਪਾ ਕਰਕੇ ਸਾਡੇ ਨਾਲ 01925 246810 ਤੇ ਸੰਪਰਕ ਕਰੋ।

You can get this handbook in Cantonese, Urdu, Punjabi or Arabic, in large print, on audio tape or in Braille if you ask us. Please phone us on 01925 246810

About us

We are an independent, non-profit-making community-based organisation. We aim to provide, manage and maintain high-quality affordable homes, and help make Warrington a great place to live. We started providing homes in Warrington in 1975, and we currently own over 1,200 throughout the town. We have homes for families, single people, couples and elderly people. Some of our homes are suitable for people with disabilities or who have special needs. We let most homes at rents that are affordable and we also provide low-cost homes to buy.

We are also registered with the Tenant Services Authority. They are a government agency that makes sure that all associations are run properly, manage their finances effectively and meet high standards. We are also a registered Industrial and Provident Society - a company created for the benefit of their members or the community.

We are committed to providing opportunities for people who are disadvantaged in terms of employment and housing, and we have a Fairness and Diversity Strategy which aims to make sure that everyone is treated fairly. To make sure we treat everyone equally, we monitor all housing and employment applications, and encourage all the people and groups we deal with to use equal opportunities policies as well.

If anyone has specific personal or cultural needs, please tell us and we will try to help.

Translation services are available if you ask us.

The board of management

We are run by a voluntary board, and it is the members of our board who decide our policies. They are all volunteers and do not carry out professional work for us. The full board meets around

10 times a year. The Chief Executive puts into practice and maintains our policies, and our day-to-day business is carried out by our administration, finance, housing management and property services teams, and Warrington Home Information and Improvement Agency (Whia).

Up to four places on our board are reserved for residents. Elections for the board take place at the annual general meeting in June or July each year. If you are interested in becoming a board member or having a greater say in the way we manage your home, please speak to us. Also see the section 'Getting involved' for more information.

There is a full list of current board members in our annual report, but you can also ask us for a copy.

Contacting us

Our office is normally open from 9am to 5pm, Monday to Friday, except on Wednesdays when we open at 10.15am to allow for staff training. You can leave voice messages and send us e-mails when the office is closed. There is also a phone number available for reporting any emergency repairs.

Phone us

You can phone us and we aim to answer your call as quickly as possible. However, if we find that you need help from someone with more specific knowledge, we will either transfer you to the right person or ask them to call you back within an agreed time.

We can only help you if you are specific about why you are calling. Once we have this information, we can then make sure that the correct member of staff deals with your enquiry rather than passing you from one person to another person.

We record every call you make so that we can easily see if you have any issues that are ongoing. We may record calls for training and monitoring purposes.

Visit our office

You can also call into our office and speak to a member of staff in person. Please remember, if you need to see a specific person you will need to make an appointment before you call into the office as we cannot guarantee the person you need to see will be available. Our offices in Sankey Street are fully accessible, with facilities for disabled people.

Write to us

If you would prefer to write to us, you can do this through the freepost address (you do not need a stamp) and your letter will be passed to the relevant team or person.

There may be times when we will ask you to confirm things in writing. If you need help with this, please ask us.

E-mail and website

Information you need may be on our website. You can also send us an e-mail, either through our website or by using your normal e-mail system. The administration team will receive these e-mails and act on them immediately or pass them on to the correct person.

Text us

You can text us from your mobile phone. If you would like details of numbers you can text us on, please ask us.

Our contact details are as follows

- Phone: 01925 246810
- Website: www.wha.org.uk
- Freepost address: Warrington Housing Association Ltd,
Freepost (WA 1235), Warrington, WA1 2BR
- Fax: 01925 246814
- E-mail: admin@wha.org.uk

Customer-service charter

We are committed to making sure you receive a high-quality service, and our service standards will help us achieve this. Our service standards are as follows.

Phone calls

When you phone us, we will:

- aim to answer your call within 30 seconds;
- give you our name;
- deal with you politely; and
- tell you when you can expect a call if someone needs to ring you back.

Correspondence

When you write to us, we will:

- aim to deal with your enquiry (or acknowledge your letter if we can't reply straightaway) within five working days; and
- aim to have sorted out your enquiry completely within four weeks.

Repairs

When you report a repair:

- we will generally deal with your repair in one call;
- we will send you an acknowledgement telling you when the job will be completed;
- we will give you some choice about when the contractor will visit you;
- we will ask you whether you are satisfied with the job and the contractor;
- all contractors will carry identification.

Your rent

What we use your rent for

We use your rent to:

- keep your home in good repair;
- manage the housing service (run the office, manage the waiting list, make sure all empty homes are relet as soon as possible, order repairs and so on);
- help make your neighbourhood and Warrington better places to live by supporting community developments;
- pay back any money we have borrowed to build new homes and to improve older ones; and
- put money aside to pay for future major repairs.

How is my rent set?

Your tenancy agreement or lease will tell you what type of agreement you have. This will affect how your rent is set.

If you have a tenancy agreement dated before January 1989, you will have a 'fair-rent tenancy'. If you are a fair-rent tenant, the Valuation Office Agency will set your rent every two years. This is an independent organisation, and is not linked to us in any way.

They will look at the area you live in, the size of your home and its condition, and the facilities you have. They will also look at the rents of similar properties in the area.

You can appeal against the rent set by the Valuation Office Agency to the Rent Assessment Panel. They will either agree with the rent that has been set, or put the rent up or down if they agree with the appeal.

Most tenancies created after January 1989, including those transferred from the Warrington New Town, are known as assured tenancies. As an assured tenant, we will assess your rent every year.

We will increase your rent from the first Monday in April every year, and we will always give you four weeks' notice, in writing, before you will have to pay.

We set the rents for our properties by taking account of:

- the number of bedrooms in a property;
- how much the property is worth; and
- the average income levels in the country.

This is in line with government policy, which requires all housing associations and local authorities to set their rents in this way.

Overall, the rent we charge should be less than the 'market rate'.

How to pay your rent

Your rent is due every Monday, for the following week. You can make arrangements with us if you want to pay us every two weeks or every month.

You can pay your rent in many ways. When you become a tenant, you will receive a swipe payment card. You can use this card to pay your rent at any post office and at a variety of shops and outlets showing the PayPoint sign. We will always tell you if there are any new outlets where you can pay your rent.

Paying at the post office

You can pay at any post office or sub-post office, and should hand in your payment with your swipe card. You can pay in cash, by cheque or debit card, but please make sure you get a receipt and keep it as a record of your payment.

Paying at a PayPoint outlet

You can pay with your swipe card at any outlet which displays the PayPoint logo. The swipe card is accepted with cash in all PayPoint outlets. We will send you a list of all the PayPoint outlets with your swipe card.

By direct debit

If you want to pay by direct debit every week, every two weeks or every month, please ask us. When we have agreed with you how much you will pay and how often you will pay it, we will set this up. Please note that if you do choose to pay by direct debit, we can amend your payments directly once we have your approval, and this will save you having to do this when there are any changes to your rent payment.

Paying by automated phone service

You can pay using our automated phone service. To use this service you will need a debit card and your swipe card.

Pay online

You can pay at any time by going onto the allpay website at www.allpay.net. To use this service you will need a swipe card. Once you have gone onto the allpay website, you will need to set up a password which you will need to enter every time you log on. You will also need to provide an e-mail address so that you can receive a payment confirmation.

Pay by text from your mobile phone

If you have a swipe card you can also pay by text on your mobile phone. We can give you details of how you can pay this way.

Through Housing Benefit

If Housing Benefit covers all of your rent, you can arrange for it to be sent directly to us. If Housing Benefit only covers part of your rent, you will need to pay the rest using one of the methods above.

Please note that it is your responsibility to claim Housing Benefit, but we can help you fill in the Housing Benefit forms.

For more detailed information on paying your rent or payment outlets, go to the allpay website at www.allpay.net

Keeping a check on your rent account

To keep you up to date with your rent account, we will send you a rent statement every three months. This will tell you how much you should pay and how much you have paid. It will also show if you owe any money ('arrears') or if you have paid more than you needed to ('credit').

If you would like to check your rent account at any other time, please phone us and we will be more than happy to give you details of your current balance. You can also check your rent account on our website. You will need a password to use this service.

Difficulty with paying your rent

We recognise that many residents can have money worries. This may be because you have lost your job or have been off work through illness. It is important that you contact us straightaway if you do fall behind with your rent payments for whatever reason. If you don't contact us and you let your rent account fall into arrears, you could risk losing your home.

We are keen to help you find a solution to any money problems you are having. We will discuss with you why the arrears have built up so that we can look at all the options available to you. We can suggest where you can go for advice about claiming the right benefits that

you might be entitled to, along with advice on how you can arrange to clear the arrears or any other debts you may have. We will work with you to try and agree a repayment plan that you can afford. This may mean that you add an extra amount onto your weekly rent until you have paid the debt.

Legal action

If we make an agreement with you and you do not keep to this, or you do not make a satisfactory agreement to clear the arrears, or you do not go to any appointments for money advice that we arrange for you, we may have to start legal action.

A Notice of Intention to get possession of your home is the first stage of legal action and lasts for a 12-month period when it has been served. This notice does not mean that you have to leave your home. If you do not arrange to pay your arrears after this notice has been served, or if you fail to keep to any agreements we and you have made, we may ask the county court for a possession order. Once we have got this court order, if you do not keep to your agreement or do not reduce your arrears, we may then apply to the court to evict you. Please remember, the sooner you contact us, the sooner we can help you avoid the worry of being in debt by working with you to sort out your financial problems.

Help with housing costs

We can also:

- work out whether you are claiming all the benefits you might be entitled to;
- explain some of the complicated benefit rules; and
- give you claim forms or contact numbers, and help you fill in the forms.

If we cannot help you, we will be able to point you in the right direction of an agency that can, such as a citizens advice bureau, the Department for Work and Pensions or a Housing Advice Centre (please see the back of this handbook for useful contact details).

Service charges and other charges relating to your home

Service charges

If you live in an apartment or house where we provide a service such as window cleaning, gardening, cleaning the shared areas and so on, we may charge you a service charge to cover the cost of these. Most of our service charges are variable, which means that we assess the charge every year.

We will increase your service charge along with your rent from the first Monday in April each year. As with your rent, we will always give you four weeks' notice, in writing, of any increase.

We assess service charges by looking at the actual costs of the services we provide. If a service charge is included in your rent, it will always be identified separately on your tenancy agreement.

We aim to provide you with services that offer value for money. Please contact us if you have a problem with any of the services we provide.

Council Tax

As soon as you move into your home you are responsible for paying Council Tax direct to the local authority. You must tell them the date you moved in immediately.

Water rates

As soon as you move into your home, you are liable to pay water rates direct to United Utilities. It is your responsibility to tell them as soon as you move in. Your home may have a water meter, which United Utilities will read regularly. This will always be explained clearly to you when you first move into your home. The only exception here is in St Johns Court where we will pay the water rates bill and you will pay us a charge every week to cover this cost.

Insurance

We are only responsible for insuring buildings. **We are not responsible for insuring your furnishings and belongings, or for damage to any decorations.** You should make sure you have suitable contents insurance to cover damage from fire, floods, burglary and other dangers.

We can offer you the option of taking out a contents insurance policy where you will pay premiums with your weekly rent. A reputable company provides the insurance cover and the premiums are reasonable. Please contact us for more information on the contents insurance scheme for tenants.

Your rights

The tenancy agreement

The tenancy agreement you have signed with us is the legal contract you have to rent your home. It sets out your and our responsibilities. You should read it and the tenancy conditions carefully. If you do not understand any part of the agreement, or have any questions about it, please do not hesitate to ask us.

The Tenants' Charter

The Tenants' Charter is a code of practice which sets out what rights tenants of registered housing associations should have. The Tenant Services Authority expects housing associations to offer these rights in their tenancy agreement. All tenants should be given a copy of the Tenants' Charter.

Your rights

As an assured tenant, you have several rights. You also have responsibilities as a tenant, and both your rights and responsibilities will be set out clearly in your tenancy agreement. This section of the handbook deals with these rights and responsibilities in more detail.

Changing the tenancy agreement

Except for changes in rent or other charges, we cannot alter your tenancy agreement without your agreement in writing.

Security of tenure for you

As a secure or assured tenant, the law gives you some security of tenure which means that you cannot be evicted from your home without a court order. The court will only issue an order or demote your tenancy in limited circumstances, for example if you break the

conditions of your tenancy, do not pay your rent, make a lot of noise or cause a nuisance. We will always try to sort out problems before applying to court.

Joint tenancies

We always offer joint tenancies when we rehouse two or more adults. If you are a joint tenant, remember the following.

- All joint tenants are equally responsible for meeting the obligations of the tenancy.
- All joint tenants can apply for Housing Benefit.
- If one of the joint tenants dies, the tenancy will be automatically transferred to the other joint tenant as long as there hasn't already been a succession. This is called 'survivorship'.
- If your relationship breaks down, none of the joint tenants can evict the others, and you should discuss the situation with us.
- If one of the joint tenants leaves the home, you may be able to apply for the tenancy to be put into your name. Before we can do this, we will need strong evidence that the joint tenant has left the property and that they have no intention of returning. A Notice to Quit will usually be needed and a new tenancy will be granted. Please note that this may have legal implications and you need to discuss this with us.
- A sole tenancy cannot be converted into a joint tenancy, so the only possibility is to grant a new joint tenancy. This will be at our discretion.

Please contact us for more detailed advice on ending joint tenancies or creating joint tenancies.

Succession - the right to pass on your tenancy

If you are a secure tenant, another member of your family may have the right to take over the tenancy when you die, as long as you were not a successor to the tenancy yourself.

This right will apply to any member of your family, as long as they are over 18 and have lived with you for at least 12 months before you died and it is their only or main home. However, this does not apply if you have already succeeded to the tenancy. If you succeed to the tenancy, you will not be given a new tenancy agreement and you will become responsible for any rent arrears and notices that have been served.

If there is more than one person entitled to your tenancy your husband or wife will take priority as long as they were living with you at the time of your death. Your husband or wife does not have to have been living in the house for 12 months, but must be living there at the time of death.

If you are an assured tenant, your husband, wife or common-law partner may have the right to take over the tenancy when you die, as long as you were not already a successor to the tenancy yourself. You must have been living in the property at the time of death.

If you are unmarried or widowed, or if your partner doesn't claim the tenancy when you die and there has not already been a succession, we may be prepared to give this right to another close member of your family.

They must have been living with you for over 12 months before your death. We would also consider whether the property would be too big for you and may offer you suitable alternative accommodation.

The right to assign your tenancy

Passing your tenancy to someone else while you are alive is called assignment. You can only assign your tenancy:

- if you have our written permission and you are carrying out a mutual exchange;
- with the permission of a court order because of a relationship breakdown; or
- to a person who would qualify as a successor when you die. If you assign the tenancy in this way, this is treated as a succession.

You also need to check your tenancy agreement to see if it allows assignment.

The right to take in lodgers

You have the right to take in lodgers or to sublet **part** of your home, but you should let us know beforehand and be aware of the following.

If you have a lodger, **you**:

- are responsible for making sure that they also follow the tenancy conditions;
- must make sure that your property is not overcrowded as a result of them moving in;
- should tell the local Housing Benefit department if you receive Housing Benefit or Jobseeker's Allowance as your entitlement may be affected; and
- are responsible for making arrangements when you want them to leave.

The right to buy and the right to acquire

Secure tenants whose tenancy agreements are dated before 15 January 1989 have the right to buy their home. Assured and assured shorthold tenants do not have the right to buy. However, some tenants will have a preserved right as a result of being tenants of Warrington Development Corporation when their home was transferred to us. To qualify for the right to buy, these tenants must have remained our tenants. The right to buy may also have been passed to someone who has succeeded to a tenancy.

Some tenants may be able to buy their home through the right to acquire scheme, which applies to properties that we have built or bought since 1 April 1997. Rural areas are not included in the scheme so only a limited number of properties in towns would be eligible.

If you need any more information about the right to buy or the right to acquire, please contact us.

Access to information

Can I inspect the information you hold about me?

Under the Freedom of Information Act 2000, all our tenants have the right to see the information we hold about them on computer files.

If you want to inspect the information we hold about you, please ask us and we will arrange this. We will let you look at it as soon as possible, and always within 40 days of you asking us. Please note that we may ask for proof of your identity before we let you look at your information.

Antisocial behaviour

We want you to enjoy your own home while allowing others to enjoy theirs. This means being considerate to your neighbours by:

- limiting noise late in the evening and in the early hours of the morning;
- giving neighbours advance warning of occasional late-night parties;
- limiting building work or noisy housework, such as washing and vacuuming, to hours that would cause least disturbance;
- controlling the activities of your children, pets or visitors;
- parking sensibly and making sure that your vehicles are taxed and roadworthy; and
- keeping your home and garden clean and tidy.

What should I do if I am constantly being disturbed?

If you do experience problems with your neighbours or their visitors, a friendly word can often sort out the situation – they may not have realised that they are being a nuisance. If you are still having problems, please contact us and we will try to help sort out the problem and let you know what action we can take. Before we can take any sort of enforcement action, we will need detailed evidence from you of the incidents. It is important that you record things as accurately as you can, with details such as times, dates and a full account of the incident or incidents, as this will help us to take action. We have detailed diary sheets and a witness statement to help record all incidents.

If we find evidence of antisocial behaviour, we will warn the offending tenant and give them a chance to change their behaviour. We may also suggest that you use an independent mediator to help you find a solution. If the antisocial behaviour continues, we will consider taking legal action, which could result in eviction.

Please note that the council's Environmental Health Department also has powers to deal with nuisance problems and can sometimes serve a Nuisance Abatement Notice. They can monitor noise levels and their Pollution Control Section will take action if the problem could damage your health. (See the address at the back of this handbook.)

It is also possible to take out a civil action through the courts. For details, ask a solicitor or an Advice Centre.

Keeping pets

You should get our permission to keep pets. Please tell us how many and what sort of pets you want to keep. We will not refuse permission unreasonably. We will consider the type of property you live in and decide whether the pet is suitable.

If you live in a house - our answer is likely to be 'Yes', unless your pet disturbs the neighbours. We may then have to withdraw permission.

If you live in a flat - we will consider each case individually, taking account of the type of animal, the flat, how easily the animal will be able to get into the flat and the likely effects on the neighbours.

If we give you our permission, it is essential that your pet does not cause a nuisance to your neighbours and is kept under control at all times. If we receive justified complaints, we will ask you to find another home for your pet.

If you are experiencing problems with dogs in your area, the local authority have a dog warden service which you can contact. Their number is at the end of this handbook.

Harassment

We have a harassment policy and will deal with all forms of harassment or similar action against or by tenants. It is also stated quite clearly in your tenancy agreement that we will not accept harassment of any kind and will take action against people who harass anyone.

Racial discrimination is a criminal offence and we will co-operate with the police and any other organisations to protect minority groups.

If you are being harassed for any reason, please do not hesitate to contact us and ask for an **immediate** appointment.

If you feel that we have not dealt with your case correctly, please use our formal complaints procedure mentioned in section 10.

Repairs and improvements to your home

Our repair responsibilities

We are responsible for carrying out certain types of repairs.

We will:

- maintain the structure of your home, including the roof, walls, doors, windows, drains and outside pipes, chimneys, chimney stacks and flues (but we will not sweep the chimney);
- repair and maintain installations for supplying water, gas and electricity, installations for heating rooms and water, and any lift service;
- repair fixtures and fittings (including basins, sinks, baths, toilets, kitchen units and waste pipes);
- repair and keep in good decorative order shared areas, entrances and stairways; and
- repair electric wiring, sockets, switches and extractor fans.

When we do any of the above, we will take account of the needs of tenants who are elderly or disabled, or who have other special needs.

Your responsibilities

You are responsible for:

- anything that belongs to you;
- light bulbs, fuses and batteries in battery-operated smoke detectors;
- lost keys and replacement locks due to lost keys;
- decoration inside your home;
- cracked or broken glass in windows and doors caused by yourself, family or visitors;
- any damage caused to the property by yourself, your family or visitors, including drains blocked by misuse; and
- TV aerials (unless they are shared aerials).

Please note: We may carry out the repairs above if you ask us to, but we will charge you for the cost of doing so.

How to get your repairs done

You should report any repair that you think is our responsibility as soon as possible. Please remember that we will usually need to get into your home to carry out the repair. We will need to know when someone will be available for a contractor to call or where a contractor can get a spare key from. Once a date and time have been agreed, please make sure that the contractors can get in.

If a contractor needs to collect a key from someone, for example a neighbour, we would recommend that the keyholder stays with the contractor while they do the work.

All but the most urgent repairs will be carried out from Monday to Friday during normal working hours.

How to report your repairs

You can write to our office using our Freepost address. Please remember to give us as much information as possible, including access times.

You can phone us, send us a fax, send us an e-mail or call into the office during working hours, or you can log onto our website at www.wha.org.uk and go to the 'Reporting a repair' section. The office is open Monday to Friday from 9am to 5pm (Wednesday from 10.15pm to 5pm). We will be able to get the jobs done quickly if you report repairs early.

If you have an emergency repair outside office hours, for example, a major burst, total loss of electrical power or dangerous structural

damage, you can contact our emergency answering service who will arrange for any work to be carried out. The number for this service can be found in the 'Useful contacts' section at the end of this book. You should always report gas leaks direct to National Grid. You can find the number for this service in the 'Useful contacts' section at the end of this book.

Repair response times

We set targets for repairs to be carried out. We aim to respond to repairs that have been reported within the following timescales.

- **Routine repairs** - completed within 21 working days, for example, general joinery and plumbing work.
- **Urgent repairs** - completed within 24 hours, for example, if an essential facility is lost or further damage may be caused, such as loss of heating, serious roof leaks or blocked drains.
- **Emergency repairs** - completed immediately day or night, for example, where there is immediate danger to health or safety, such as gas leaks, serious water leaks and dangerous structural damage.

If you are not at home when the contractor calls, they will leave a card and it is then your responsibility to arrange another visit with the contractor.

Repair contractors

We employ independent contractors to carry out repairs to our properties. Each contractor, as with all our members of staff, will carry an identification card with a photograph and you should always ask to see this.

Inspecting repairs

It is not always obvious what work is needed when a repair is reported so we may have to visit your home to inspect the work. If you are not in when a member of our staff or one of our contractors visits, but we need to get into your home to carry out the inspection, we will leave a card asking you to make an appointment for us to call back.

You may find that the contractor we appoint to complete the work will carry out certain general repairs. This process is intended to speed up the repairs service for the smaller, more general jobs.

If you have any comments about the repair work, please fill in the satisfaction form or contact the office. It is important that we receive your comments to help maintain an effective repairs service. Or you might want to make a formal complaint, in which case you will need to follow our complaints procedure as explained in section 10.

Right to repair

If we fail to carry out a repair within the periods shown above, you will have the right to carry out the work yourself and ask us to pay for it. To carry out the work and get back your costs, you need to have followed certain procedures first. Please ask for more details on the right-to-repair scheme before you do any work at your own expense.

If you feel that we have failed to provide you with an adequate repairs service, you may be able to claim for compensation. All claims for compensation should be in writing, giving full details of events and addressed to the Property Services Director. We will then consider your claim to work out whether or not we are liable. If you do not agree with the decision, you do have the right to appeal and should follow the complaints procedure.

Planned maintenance

To reduce repair problems and keep your home in a good state of repair, we will carry out some work and inspections regularly.

- We will paint the outside of all properties every four years.
- We will service all gas appliances every year.
- We aim to inspect the condition of all our properties every four to five years.

Rechargeable repairs

If we are responsible for repairing an item but we feel that the damage has been caused by neglect or carelessness by you, your family or visitors, we will normally charge you for the repair.

If you leave a property and we need to repair certain items which were your responsibility, we will charge you for the work.

If we do charge you for the work, we will always give you a copy of the job order and a copy of the paid invoice.

Carrying out home improvements

We hope that you will settle into your new home quickly, and you may want to make it feel like 'yours' by carrying out some home improvements.

Before you make any alterations to your home, you must get our permission, in writing. We will not refuse permission unless there is a good reason, but we will need to make sure that the work is carried out to the proper standard, in line with the planning and building regulations, and will not damage your home or affect your neighbours.

We may set certain conditions relating to removing the improvement when you leave the property and putting the property back to its

original condition. We will not increase your rent as a result of your alterations.

If we do not give you permission for a particular improvement or alteration, we will write to you explaining why. You will be breaking your tenancy conditions if you continue with the work after we have refused to approve it. However, you have the right to appeal against the decision if necessary.

Right to compensation for improvements

If you carry out certain improvements to your home up to the value of £3,000, you may be entitled to receive compensation when you leave your home. Please note that only certain improvements are eligible, such as fitting new bathrooms and kitchens, rewiring, improving security and so on. When you leave your home, the compensation will be paid based on how long ago you made the improvement and how much it cost to have the work done.

To qualify for compensation for improvements, you need to have followed our guidelines before you started any work. Please contact us if you would like the full policy.

Satellite dishes

If you want to install a satellite dish, you must always get our permission first. We will not withhold our permission without a good reason, but we may make certain conditions before it is installed. We will also want to make sure that you fit the dish correctly and to a proper standard, and in line with any building and planning regulations necessary.

You must remove any satellite dish you have installed when you leave the property, and you will be responsible for putting right any damage caused.

Adaptations for disabled or elderly people

If you are having difficulty using the facilities in your home, we may be able to help you. We can make small adaptations such as grab rails and ramps, and we can also put in stair lifts, level-access showers and showers over the bath.

Before we carry out this work we will need an assessment from an occupational therapist. If you are having problems, please contact an occupational therapist in the Community Services Department who will arrange to visit you and discuss all the help that you might need.

We do not have enough money to pay for larger adaptations, and we will usually pass these to the local authority for a grant.

Lifeline phones

The Lifeline system allows elderly and disabled people to get help in an emergency by having a special Lifeline phone installed that is linked to a special 24-hour monitoring service. If you need a Lifeline phone, please contact the local authorities call centre who will tell you about charges and will arrange to fit the system in your home. Having a Lifeline phone fitted means that if there is an emergency, you will not be left for long before help is at hand.

For more information on this service, please contact the call centre direct on the phone number provided at the end of this handbook.

Getting involved

Your right to receive information

We are keen to consult and involve you as much as possible. Your views are very important to us, as we want to continually improve our services. If we are planning any changes to improve our service, we must tell you what we want to do and ask you what you think. We always look at what you say before we make a final decision.

We consult you in many different ways, including the following:

- **Tenants' newsletter**

We publish a tenants' newsletter four times a year which gives you:

- details about services and new schemes;
- updates on changes in policy;
- feedback on surveys that we have carried out;
- information on our service performance;
- details of events held by our Community Development Officer; and
- other items of interest about our tenants and staff.

We are always interested in ideas for future articles and what you think about the newsletter.

- **Annual report and accounts**

We produce an annual report every year which reviews our activities and performance over the previous year. We will send a copy of this report to all our tenants so that you can see what we have been able to achieve.

- **Surveys**

As part of our service reviews, we use surveys to constantly monitor all parts of our services so that we can continue to offer and improve our already high standards. If you have a repair done, we will give you a survey to fill in to find out if you are satisfied

with the work carried out. We also send all new tenants a survey to find out what they thought of the service they received from us. Every three years we also send out a more detailed survey to all residents to find out if you are satisfied with your home, the area you live in and many other parts of our service.

While we appreciate that we all get surveys regularly and don't always have the time to fill them in, we do take account of your views so please do answer them if you can.

- **Residents' associations**

Residents' associations are groups of tenants who get together to represent their neighbourhood. These residents' groups are a good way for tenants to express their views. If you are interested in setting up a residents' association, we can offer you support and information on how to get grants and even provide you with meeting rooms.

- **Tenants' focus group**

Occasionally, and usually as part of a service review, we will invite you to take part in one of our focus group meetings. These meetings give you the opportunity to meet staff and other tenants, and allow you to give your views on specific topics or policies. This helps us to improve the way we do things.

- **Tenant board members**

You may be interested in our work and decide that you would like to become a shareholder or even a member of the board of management.

If you would like more details on how you can become more involved with anything we have mentioned please contact our Community Development Officer who will give you all the advice and guidance that you might need.

Information

As our tenant, we will send you:

- a rent statement every three months;
- an annual report every year;
- information on how we have worked out your service charge;
- a newsletter every three months;
- a tenants' handbook; and
- an annual resident involvement statement every year.

Compliments, complaints and compensation

We do hope that you are satisfied with the services we provide, as the needs of our customers are our main priority. However, we accept that we don't always get things right the first time. If you are not completely satisfied, we want to know about it so that we can try and sort out the matter. It's important that we learn from the mistakes we make so we can improve our service in the future.

We also like to hear when someone thinks we've done something well. So, if you are pleased with the way we have dealt with a problem or any aspect of our work, why not write to us or send us an e-mail to tell us? If we hear we're doing something right, we will carry on doing it.

What is a complaint?

We treat a complaint as any situation where you feel that we have not provided you with the service you expect. This may be because we have not done something or we have done something poorly, or it may be about a member of staff and the way they have dealt with you.

If you have a problem with a neighbour or a neighbourhood issue, we do not class this as a complaint about our service and we will deal with it through our antisocial behaviour policy. However, if you feel that we have not dealt with your initial request properly, we would consider this to be a complaint.

How do I complain?

If you do have a problem, please contact us in whichever way is best for you. This could be by phone, e-mail or letter, or by visiting our office. The person handling your initial complaint will deal with it personally or pass it on to the person who can deal with it.

They should tell you what we can do to sort out your complaint as quickly as possible.

If you write to or e-mail us, you should always receive a reply or an acknowledgement to your complaint within five working days.

If you are not satisfied with the outcome, you should then ask us to pass your complaint to the relevant services director. Depending on how serious the complaint is, we may ask you to put this in writing. Please ask us if you need help to do this.

If you are still not satisfied with the director's response, you should write to the chief executive to appeal against the decision. They will fully investigate your complaint. Again, please ask us if you need help with this.

If you are still not satisfied after complaining to the chief executive, you may ask for your complaint to be reviewed by an appeal panel.

If you want to explain your case to the appeal panel in person, you may come to the meeting and bring a representative with you.

If, following your appeal to the panel you are still not satisfied,

you also have the right to complain to the Independent Tenant

Ombudsman. They will consider complaints made by tenants and other users of housing association services against their landlord.

The Ombudsman will not get involved unless you have followed our full complaints procedure and are still not satisfied.

The address for the Ombudsman service is listed in the contact section.

If you disagree with anything we have done, you may be able to get help from:

- the Citizens Advice Bureau;
- a housing advice or law centre; or
- your local councillor or MP.

(See the addresses at the back of this handbook.)

Arbitration

If you have a disagreement with us, there is an arbitration process which will hopefully sort it out. For more information, contact us.

Compensation

If you feel that we have failed to give you the services you expected, you may be able to claim compensation. All claims for compensation should be in writing, giving full details of events, and addressed to the Housing Services Director or Property Services Director as appropriate. They will look at your claim and decide whether we are liable. If you do not agree with the decision, you have the right to appeal and should follow the complaints procedure as set out above.

Suggestions

We welcome useful suggestions on how we might improve our service to you and the way we manage your home. If you have any ideas, speak to your Housing Officer or Maintenance Officer, e-mail us or write to us using our Freepost service.

Moving in and out

You will sign a tenancy agreement before you move into your home. We will explain this agreement to you in more detail so you are aware of our responsibilities as a landlord and what your responsibilities are as a tenant. If you are entitled to Housing Benefit, we will tell you what you need to do and where to go to sort this out. If we can fill in the benefit application form for you, we will do so.

We have a minimum letting standard for all empty properties and this means that the property which you are moving into should be clean, empty, with all major repairs already completed. If any minor repairs still need to be done, we will tell you about this and arrange for the work to be carried out at a convenient time to suit you. If you would like a full copy of our minimum letting standard information leaflet, please ask us.

If the property needs some decorating because the existing decoration is damaged or dirty, we will normally offer you decoration vouchers for you to buy materials up to an agreed value so that you can redecorate.

If, after moving in, you find that there are other repairs which need doing, you should report this to us (as detailed in section 8 'Repairs and improvements to your home'.)

It is essential that you move into your home immediately as you will only be entitled to any Housing Benefit from the date you move in.

Keys

When you move into your new home, we will give you all the keys we have for your new home. We do not change any locks and we do not keep any keys unless they are for shared entrance doors. We will ask you to sign for the keys and you must return at least the same number of keys at the end of your tenancy. As we do not keep any spare keys, you should arrange to have extra keys cut to suit your family's circumstances. Please note that we are not responsible for any lost keys.

Insurance

You should make sure that you have contents insurance to cover your furniture and other belongings. We insure the structure and our fittings, but not your personal belongings.

We have arranged a scheme to provide this cover for your belongings, the details of which are provided with this handbook. Or, you should contact an insurance broker or company to get cover.

When you move into your new home:

- you should receive a new tenant survey within two to four weeks of moving in, asking for your comments about your home and the service you have received;
- your housing officer will visit you to make sure you have settled in;
- we will fully inspect your home for any faults after you have lived there for six months (if your home is newly refurbished); and
- you will receive a welcome pack with a residents' handbook and charter which explains your rights.

Moving-in checklist

Don't forget to contact the following, where necessary.

Electricity and gas suppliers

With so many choices available these days, it may not be obvious which company is supplying your property with gas or electricity. If the previous tenant has told us, we will then tell you. If not, you can find out who is supplying the service by ringing the following phone numbers.

Gas: 0870 608 1524

Electricity: 0845 601 3268

If you need more advice about switching suppliers, contact Energywatch on **0800 451 451** or **0800 887 777**.

If the supply has been disconnected, the companies will need time to reconnect it. Otherwise, you will need to make sure that the meter reading has been recorded so that you do not pay for any of the previous tenant's use.

Water company

If the property has a meter, you will need to make sure that the meter is read. Otherwise, the water company will only need to know the date you moved into the property to work out the water rates for the year.

Local council

The local council will need to know your new address and date of tenancy for Council Tax purposes. If you receive, or think you may be eligible for, Housing Benefit or Council Tax Benefit, you should also contact them to let them know your change in circumstances.

We are not responsible for telling any utility company or the local authority that you have moved in.

Your local benefit office

If you receive any benefits, make sure that you let them know your new address.

TV Licensing

If you receive certain benefits, for example, Housing Benefit or Jobseeker's Allowance, you might be able to pay your TV licence every week or two weeks at a post office. This system is called Cash Easy Entry. For more information, ring the TV Licensing customer helpline on **08457 289 289**.

If you want to have a phone connected, you should contact British Telecom or a similar provider.

Moving on

At some point, your circumstances will change and you may want to move to other accommodation. If you need our help to find a more suitable property, we can help in the following ways.

Transfers

If you want to transfer to another of our properties, you must fill in a transfer form which you can get from us. We will need to know why you want to move so that we can decide whether we can accept the request and what priority to give it.

We can only offer you a transfer once you have lived in your home for at least six months. Your property must also be in a satisfactory decorative order and your rent account clear. We will always inspect your home before we offer you alternative accommodation, and we may ask you to repair any damage or carry out any repairs we feel are necessary.

We will always look at each case sympathetically and fairly.

Exchanges

As a tenant you have the right to exchange your home with another tenant of a public landlord (that is, a local authority or housing association). Both tenants who want to exchange their homes should fill in our exchange forms, giving full details of the property and the people involved in the planned exchange.

We will not give our permission for a mutual exchange if:

- it will lead to serious overcrowding or under-occupation; or
- the property is not suitable for the new incoming tenant (for example, a wheelchair-adapted property is not being used for a disabled person who needs specialist accommodation, or sheltered housing is not being used by a person over retirement age); or

- your home needs repairs that are your responsibility. We may ask you do these repairs before we give you our permission.

If the report of our visit is satisfactory and both rent accounts are clear, we will make necessary arrangements for the exchange to take place. If the exchange is with a tenant of another landlord, we will make arrangements to exchange with the other landlord.

Please note that it is illegal to carry out a mutual exchange without your landlord's permission in writing. For more detailed information about exchanges, ask us for the exchanges information leaflet.

Buying your own home

If you want to move from your home, you may be able to get a grant from us to help you buy another property. Please contact the office for more information on the options available to buy your own property.

Moving out

If you want to move out of your home and end your tenancy, you should normally give us four weeks' notice, in writing (as shown in your tenancy agreement). The notice period must end on a Monday. Please hand all the keys in to the office before 10am on Monday, or before if you want to. If you delay returning the keys, we may charge you extra rent. This period of notice gives us enough time to find another tenant for your property.

We will visit you before you leave to make sure that the property is in good repair and decorative order. If any work is needed, we will ask you to do it before you leave. If you do not put it right, we may charge you for the cost of the repair.

If you leave personal items and any furniture behind, or you do not leave the property clean and tidy, we may also recharge you for the cost of this.

Moving-out checklist

- Give us four weeks' notice in writing.
- Leave the property clean and tidy.
- Make sure you have paid any rent you owe.
- Remove all your furniture and belongings, as we may charge you for removing any items.
- Make sure that your gas, electricity and water meters have been read. Do not forget to get the phone disconnected.
- Lock all windows and doors when you leave.
- Leave a forwarding address for any mail.
- Return the keys to the office by 10am on Monday at the latest.
Do not pass the keys to anyone else, as we will charge you rent until we receive them.

If you do all the above and give us full access to carry out any inspections, we will give you £100. We will send this payment to you at your new address.

If you owe us any rent or you have damaged your home and you do not make an agreement to pay the debt, we may pass your details onto a debt collection agency.

Useful contact numbers and addresses

Emergency repairs

(outside office hours)

Orbis

Phone: 0845 345 7808

Gas

National Grid

Phone: 0800 111 999

Electricity

Scottish Power

1 Atlantic Quay, Glasgow G2 8SP

Phone: 0845 2727999

Manweb

Phone: 0845 2722424

New supply and meter readings

Phone: 08457 292292

Water

United Utilities Plc

Haweswater House,

Lingley Mere BusinessPark,

Great Sankey,

Warrington WA5 3LP

Water and waste-water emergencies

Phone: 0845 7462200

Leak in a road or footpath

Phone: 0800 330033

Bills

Phone: 0845 746 2222

or 0845 7461100

Housing Advice Centre

The Gateway, 89 Sankey Street,
Warrington WA1 1SR

Phone: 01925 246868

Law Centre

64/66 Bewsey Street,
Warrington

Phone: 01925 651104

Department for Work and Pensions

Phone: 0845 3771000

Citizens Advice Bureau

The Gateway, 89 Sankey Street,
Warrington WA1 1SR

Phone: 01925 246994

Jobcentre Plus

10 Nolan House, Mersey Street,
Warrington WA1 2BL
Phone: 01925 785400

Tenant Services Authority

4th Floor, One Piccadilly Gardens,
Manchester M1 1RG
Phone: 0845 2307000

Independent Housing Ombudsman Service

Norma House,
105-109 The Strand,
London WC2R 0AA
Phone: 020 7836 3630

Choose a Home, Golden Gates Housing

Phone: 0800 25 26 27

Warrington Borough Council's Housing Services Directorate

Bank House, Sankey Street
Warrington
Phone: 01925 444400

*For all enquiries about repairs,
grants, development and so on.*

Technical Services Directorate

Palmyra House,
Palmyra Square,
Warrington WA1 1JN
Phone: 01925 444400

*For all enquiries about
environmental issues,
for example, noise,
highways, engineering,
surveying, street lighting
and rubbish collection.*

Finance Directorate

Poll Tax House,
21 Rylands Street,
Warrington WA1 1BN
Phone: 01925 443183

One Stop Shop

Contact Warrington,
PO Box 13, Warrington
WA1 1BN
Phone: 01925 443322



warrington housing
association

The Gateway
89 Sankey Street
Warrington
Cheshire
WA1 1SR

Phone: 01925 246810
Email: admin@wha.org.uk
www.wha.org.uk

